

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 22-11421-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

George L Franic
aka George K Franic
23 6th Avenue
Clifton, NJ 07011

Dian Susan Franic
23 6th Avenue
Clifton, NJ 07011

Social Security No.: **xxx-xx-6524** **xxx-xx-2934**

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on February 28, 2025.

Dated: February 28, 2025
JAN: zlh

Jeanne Naughton
Clerk

In re:
George L Franic
Dian Susan Franic
Debtors

Case No. 22-11421-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Feb 28, 2025

User: admin
Form ID: plncf13

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2025:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db/jdb | + George L Franic, Dian Susan Franic, 23 6th Avenue, Clifton, NJ 07011-2905 |
| cr | + Phoenix Funding, Inc., c/o Benedict J. Caiola, Esq., 1148 Springfield Avenue, Mountainside, NJ 07092-2906 |
| 519514366 | + Clifton Tax Assessor, 900 Clifton Avenue, Clifton, NJ 07013-2708 |
| 519514375 | + Phoenix Funding Inc., 917 Mountain Avenue, Mountainside, NJ 07092-2723 |
| 519514376 | + Phoenix Funding, Inc. c/o, GMS Law, 660 New Road, First Floor, Northfield, NJ 08225-1668 |
| 519514383 | + Porfolio Recovery, 500 Summit Lake Drake, Valhalla, NY 10595-1340 |
| 519514385 | + State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269 |
| 519514394 | ++ VALLEY, ATTN ATTN LEGAL DEPARTMENT, 1455 VALLEY ROAD, WAYNE NJ 07470-2089 address filed with court:, Valley National Bank, Attn: Bankruptcy, 1455 Valley Rd, Wayne, NJ 07470 |
| 519514395 | + Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494 |

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Feb 28 2025 21:03:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Feb 28 2025 21:03:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519514350 | Email/Text: ebnbankruptcy@ahm.honda.com | Feb 28 2025 21:03:00 | American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016 |
| 519524303 | Email/PDF: MerrickBKNotifications@Resurgent.com | Feb 28 2025 20:59:15 | Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 519537369 | Email/PDF: bncnotices@becket-lee.com | Feb 28 2025 21:00:10 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 519514352 | + Email/Text: ebnbankruptcy@ahm.honda.com | Feb 28 2025 21:03:00 | American Honda Finance, Po Box 168128, Irving, TX 75016-8128 |
| 519514354 | + Email/PDF: bncnotices@becket-lee.com | Feb 28 2025 21:17:11 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |
| 519514356 | + Email/PDF: bncnotices@becket-lee.com | Feb 28 2025 20:59:28 | Amex, P.o. Box 981537, El Paso, TX 79998-1537 |
| 519514364 | + Email/PDF: ais.chase.ebn@aisinfo.com | Feb 28 2025 21:16:13 | Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369 |
| 519514362 | + Email/PDF: ais.chase.ebn@aisinfo.com | Feb 28 2025 21:30:18 | Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298 |
| 519514363 | + Email/PDF: ais.chase.ebn@aisinfo.com | Feb 28 2025 20:59:41 | Chase Card Services, Attn: Bankruptcy, Po Box |

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| 519514369 | Email/Text: mrdiscen@discover.com | Feb 28 2025 21:01:00 | 15298, Wilmington, DE 19850-5298 Discover Financial, Pob 15316, Wilmington, DE 19850 |
| 519520008 | Email/Text: mrdiscen@discover.com | Feb 28 2025 21:01:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 519514368 | + Email/Text: mrdiscen@discover.com | Feb 28 2025 21:01:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 519514370 | Email/Text: bankruptcycourts@equifax.com | Feb 28 2025 21:02:00 | Equifax, P.O. Box 740241, Atlanta, GA 30374-0241 |
| 519514371 | Email/Text: bankruptcycourts@equifax.com | Feb 28 2025 21:02:00 | Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374 |
| 519514372 | ^ MEBN | Feb 28 2025 20:47:37 | Experian, P.O. Box 2002, Allen, TX 75013-2002 |
| 519514373 | ^ MEBN | Feb 28 2025 20:47:13 | Experian, P.O. Box 4500, Allen, TX 75013-1311 |
| 519514374 | Email/Text: sbse.cio.bnc.mail@irs.gov | Feb 28 2025 21:02:00 | Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346 |
| 519532966 | + Email/Text: JPMCBKnotices@nationalbankruptcy.com | Feb 28 2025 21:02:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 519514358 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 28 2025 21:01:00 | BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296 |
| 519514360 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 28 2025 21:01:00 | BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101 |
| 519525488 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 28 2025 21:01:00 | PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101 |
| 519514377 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 28 2025 21:01:00 | PNC Bank, N.A., Corporate Office & Headquarters, 249 5th Avenue, Ste. 30, Pittsburgh, PA 15222 |
| 519550399 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 28 2025 21:01:00 | PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101 |
| 519514379 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 28 2025 21:01:00 | PNC Bank, National Association, 249 Fifth Ave, Pittsburgh, PA 15222 |
| 519514378 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 28 2025 21:01:00 | PNC Bank, National Association, PO Box 5570, Cleveland, OH 44101-0570 |
| 519514380 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 28 2025 21:01:00 | Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401 |
| 519514381 | Email/Text: Bankruptcy.Notices@pnc.com | Feb 28 2025 21:01:00 | Pnc Mortgage, Po Box 8703, Dayton, OH 45401 |
| 519514367 | Email/Text: signed.order@pfwattorneys.com | Feb 28 2025 21:02:00 | Discover c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054 |
| 519514382 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Feb 28 2025 21:30:42 | Porfolio Recovery, 140 Corporate Blvd., Norfolk, VA 23502-4952 |
| 519514384 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Feb 28 2025 21:31:01 | Porfolio Recovery Associates, Po Box 12914, Norfolk, VA 23541-0914 |
| 519564131 | Email/Text: NJTax.BNCnoticeonly@treas.nj.gov | Feb 28 2025 21:02:00 | State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245 |
| 519567698 | + Email/PDF: acg.acg.ebn@aisinfo.com | Feb 28 2025 20:59:42 | Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 519514387 | + Email/PDF: ais.sync.ebn@aisinfo.com | Feb 28 2025 22:01:12 | Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007 |
| 519514386 | + Email/PDF: ais.sync.ebn@aisinfo.com | Feb 28 2025 22:01:39 | Synchrony Bank/JCPenney, Attn: Bankruptcy, Po |

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| 519514388 | + Email/PDF: ais.sync.ebn@aisinfo.com | Feb 28 2025 21:16:47 | Box 965060, Orlando, FL 32896-5060 |
| 519514389 | + Email/PDF: ais.sync.ebn@aisinfo.com | Feb 28 2025 21:30:54 | Synchrony Bank/PC Richard, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 519514390 | + Email/PDF: ais.sync.ebn@aisinfo.com | Feb 28 2025 20:59:40 | Synchrony Bank/PC Richard & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 519514391 | + Email/PDF: ais.sync.ebn@aisinfo.com | Feb 28 2025 21:00:05 | Synchrony Bank/PC Richards & Sons, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 519514392 | ^ MEBN | Feb 28 2025 20:47:19 | TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022 |
| 519514393 | ^ MEBN | Feb 28 2025 20:47:24 | TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000 |
| 519514396 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Feb 28 2025 21:01:00 | Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225 |
| 519514397 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Feb 28 2025 21:01:00 | Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225 |

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 519514351 | *P++ | AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016 |
| 519537400 | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 519514353 | *+ | American Honda Finance, Po Box 168128, Irving, TX 75016-8128 |
| 519514355 | *+ | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |
| 519514357 | *+ | Amex, P.O. Box 981537, El Paso, TX 79998-1537 |
| 519514365 | *+ | Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369 |
| 519532992 | *+ | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 519514359 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, BBVA Compass, Attn: Bankruptcy, P.O. Box 10566, Birmingham, AL 35296 |
| 519514361 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, BBVA Compass, Pnc Cb Investigations, Cleveland, OH 44101 |

TOTAL: 0 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2025 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| David G. Beslow | on behalf of Debtor George L Franic yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;cfinnerty@goldmanlaw.org;Beslow.DavidR64764@notify.b estcase.com;GoldmanBeslowLLC@jubileebk.net |
| David G. Beslow | on behalf of Joint Debtor Dian Susan Franic yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;cfinnerty@goldmanlaw.org;Beslow.DavidR64764@notify.b estcase.com;GoldmanBeslowLLC@jubileebk.net |
| Denise E. Carlon | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com |
| Francis J. Ballak | on behalf of Creditor Phoenix Funding Inc. francis@gmslaw.com |
| Keith A. Bonchi | on behalf of Creditor Phoenix Funding Inc. keith@gmslaw.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 7